

Certificate Number: 15111-PAE-DE-030893431

Bankruptcy Case Number: 17-16190



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 17, 2018, at 3:04 o'clock PM EDT, Kenneth Murray completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: April 17, 2018 By: /s/Maan Arriane Vendiola for Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education